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ABSTRACT

This brief outlines findings from the National Survey of America's Families, a survey of 44,461 households, on 7 indicators of well-being by race and ethnicity: poverty, family structure, child support, food hardship, housing hardship, health status, and health insurance coverage. For the purpose of this brief, all persons of Hispanic origin were grouped into the Hispanic category and non-Hispanics were grouped by racial category, resulting in five racial categories. Survey findings show that 70% of nonelderly persons in the United States are white, with the largest minority group, 13%, being black. The Hispanic population is almost as large as the Black population, representing 12% of the total, and this group is expected to become the largest minority by the year 2005. Asians represent 4% of the total, and Native Americans, 1%. Analysis of well-being by race and ethnicity confirms that economic and social disparities exist both within and across all racial and ethnic groups in the United States. Differences across groups remain even when looking separately at low- and higher- income families. Some differences are attributable to the fact that, within these income groupings, Blacks, Hispanics, and Native Americans have a lower average income than Whites and Asians. Still, regardless of income, race and ethnicity are strongly correlated with well-being in the United States.

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Policies designed to improve well-being must take into account variations among problems faced by ethnic groups. (SLD)

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Sarah Staveteig and Alyssa Wigton

Series B, No. B-5, February 2000

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National Survey of America's Families

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Racial and Ethnic Disparities: Key Findings from the National Survey of America's Families

Sarah Staveteig and Alyssa Wigton

More than 30 years after the passage of civil rights legislation, significant economic and social inequalities persist amongst racial and ethnic groups in the United States. Analysis of well-being by race and ethnicity using data from the 1997 National Survey of America's Families (NSAF) confirms that disparities exist both within and across all racial and ethnic groups. Even at higher incomes, whites and Asians repeatedly fare better than blacks, Hispanics, and Native Americans.[1]

This finding is significant because differences in income do not fully explain the inequities in well-being across racial and ethnic groups in the United States.[2] However, despite similarities in well-being among blacks, Hispanics, and Native Americans and between whites and Asians, the groups also differ significantly across several measures, which suggests that new policy approaches may be needed to reduce inequalities.

Even at higher incomes, whites and Asians repeatedly fare better than blacks, Hispanics, and Native Americans.

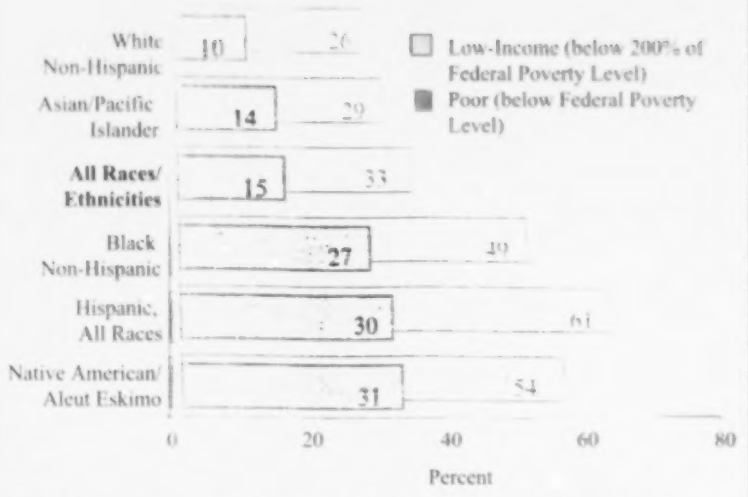
This brief outlines NSAF findings on seven indicators of well-being by race and ethnicity: poverty, family structure, child support, food hardship, housing hardship, health status, and health insurance coverage. For the purpose of this brief, all persons of Hispanic origin were grouped by ethnicity into the Hispanic category and non-Hispanics were grouped by racial category. The five resulting racial/ethnic categories used in our analysis are Hispanic, white, black, Asian, and Native American. Seventy percent of nonelderly persons in the United States are white. The largest minority group in the United States is black, which represents 13 percent of the total nonelderly population. The Hispanic population is almost as large as the black population, representing 12 percent of the total, and is expected to become the largest minority group by the year 2005 (The Council of Economic Advisors for the President's Initiative on Race 1998). Asians represent 4 percent of the total, while Native Americans represent 1 percent.

Poverty

To evaluate poverty, the NSAF compared each family's 1996 income to that year's federal poverty level (FPL).[3] Figure 1 shows poor (below 100 percent of the FPL) and low-income (below 200 percent of the FPL) people by race and ethnicity. Across all racial and ethnic groups, 15 percent of the nonelderly are poor. Blacks, Hispanics, and Native Americans, however, each have poverty rates almost twice as high as Asians and almost three times as high as whites. Among low-income persons, inequalities across racial and ethnic groups persist. While 26 percent of whites and 29 percent of Asians are low-income, the rate is 49 percent for blacks, 54 percent for Native Americans, and 61 percent for Hispanics. Hispanics are significantly more likely than blacks to be low-income.

One advantage of NSAF data is the ability they provide researchers to analyze representative state-level data across 13 focal states. At the state level, poverty rates for blacks and Hispanics varied widely. Blacks in Alabama, Mississippi, and Wisconsin were significantly poorer than blacks nationwide. In New Jersey and Colorado, blacks were significantly less poor than the national aver-

Figure 1
Nonelderly Who Are Low-Income and/or Poor, by Race and Ethnicity, 1996



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

age. Hispanic poverty varied even more widely across states: in Massachusetts, New York, and Texas, Hispanics were significantly poorer than their counterparts nationwide. In Florida, Michigan, New Jersey, and Wisconsin, Hispanics were significantly less poor than the national Hispanic average.

Family Structure

The NSAF looked at each family's composition to classify children's living environments into one of four designations. As figure 2 shows, the vast majority of white and Asian children lived with two parents, while slightly more than half of Hispanic children and half of Native American children lived in two-parent families. In contrast, only about one-third of black children lived with two parents, a rate less than half the national average. Asian children were significantly more likely than white children to live in two-parent families.

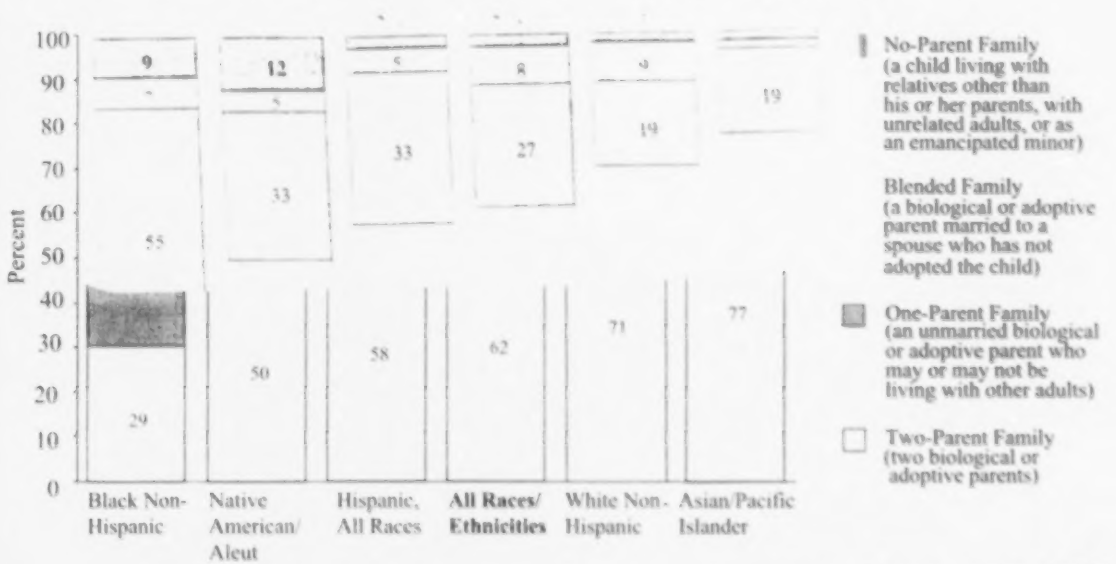
Across all racial and ethnic groups, 3 percent of children live without either parent, in what the NSAF terms a no-parent family. Children in no-parent families include, for example, those who are emancipated minors or those living with their grandparents. The rate of no-parent families among blacks and Native Americans is at least three times the rate of any other racial/ethnic group.

Nationally, poverty in one-parent families is four times as high as poverty in two-parent families. Poverty rates in one-parent families are very similar among blacks, Native Americans, and Hispanics, but poverty rates of two-parent black families are half that of two-parent Native American and Hispanic families.

Child Support

Nationally, 52 percent of children with a nonresident parent received financial assistance in the past year (table 1). White children with a non-

Figure 2
Family Structure of Children, by Race and Ethnicity, 1997



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

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Table 1
Children with a Nonresident Parent Who Received Child Support, by Race and Ethnicity, 1996–1997

White Non-Hispanic %	Black Non-Hispanic %	Hispanic, All Races %	Asian and Pacific Islander Non-Hispanic %	Native American and Aleut Eskimo Non-Hispanic %	All Races/ Ethnicities %
58.4	48.4	40.1	43.0	37.6	**51.9**

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

resident parent were more likely to receive child support (58 percent) than all other groups, including Asian children (43 percent). Black children with a nonresident parent were also significantly more likely to receive child support than their Hispanic counterparts (48 percent versus 40 percent).

Food and Housing Hardship

Hardship was measured by examining the affordability of food and housing over the previous year. To measure food hardship, adults in the family were asked whether: (1) they or their families worried that food would run out before they got money to buy more, (2) the food they bought did run out, or (3) one or more adults ate less or skipped meals because there wasn't enough money for food. Nationally, 25 percent of the nonelderly lived in a family experiencing food problems in the previous year (table 2). The differences in food hardship across racial and ethnic groups are striking; across all income groups, Hispanic, black, and Native American nonelderly experienced food problems at a rate nearly twice that of white and Asian nonelderly.

To measure housing hardship, adults were asked whether they had been unable to pay rent, mortgage, or utility bills in the previous year. Thirteen percent of all nonelderly persons lived in families that reported housing hardship during that year (table 2). Across all income levels, the bimodal pattern of well-being by ethnic group was again apparent, since rates of housing hardship for blacks, Hispanics, and Native Americans were twice as high as those for Asians and whites. Asians, however, were significantly less likely than whites to report housing hardship. Although it appears that higher-income Native Americans were less likely to report housing hardship than whites, this difference was not statistically significant. Intragroup disparities were pronounced in many racial and ethnic groups, including Asians, whose rates of housing insecurity among low-income families were more than five times higher than among higher-income families.

Health Status and Health Insurance

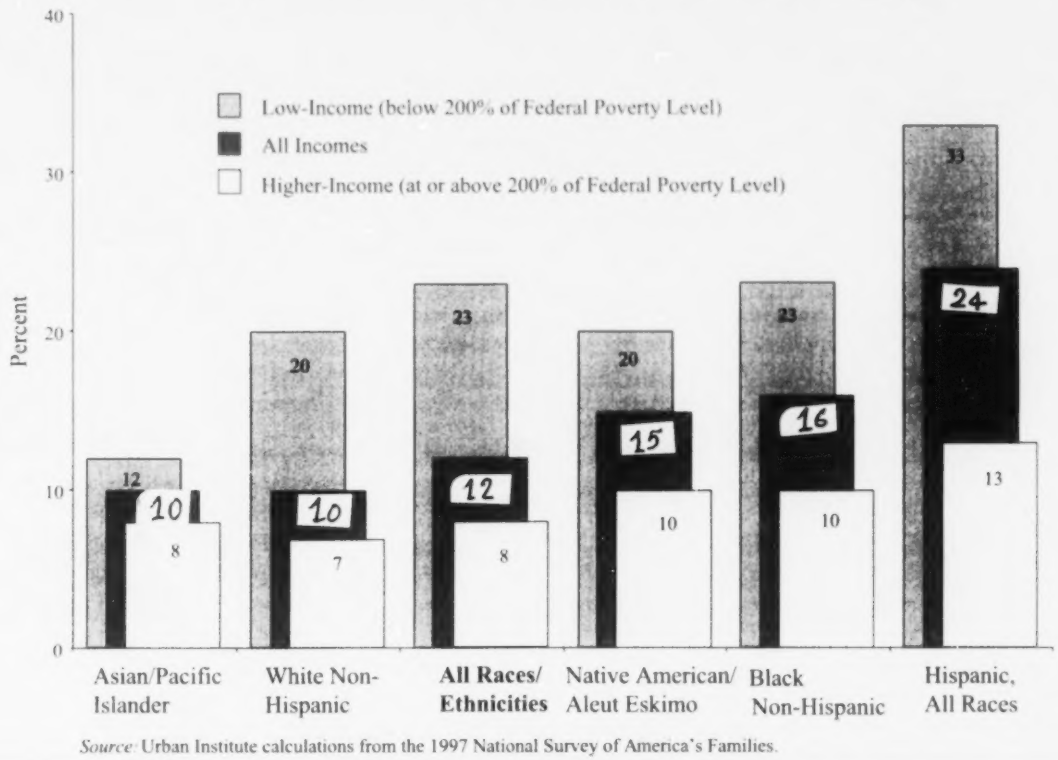
To measure health status, adults were asked whether their current health status was excellent, very good, good, fair, or poor. As figure 3 shows, Hispanic adults were by far the most likely to be in fair or poor health. Racial and ethnic disparities in health status persisted across both low- and higher-income groups. Low-income Hispanic adults in particular were most likely to report being in fair or poor health (33 percent), and this rate was significantly different from that of any other racial/ethnic group. In comparison, 23 percent of blacks and 20 percent of Native Americans and whites in the low-income bracket reported fair or

Table 2
Nonelderly in Families Experiencing Food or Housing Hardship within the Past Year, 1997

	White Non-Hispanic %	Black Non-Hispanic %	Hispanic, All Races %	Asian and Pacific Islander Non-Hispanic %	Native American and Aleut Eskimo Non-Hispanic %	All Races/ Ethnicities %
Nonelderly in Families Experiencing Food Hardship						
Low-Income	40.4	55.3	55.0	36.9	58.9	**45.9**
Higher-Income	11.4	20.4	22.8	15.8	32.1	**13.3**
All Incomes	18.2	34.7	40.8	21.4	44.7	**22.8**
Nonelderly in Families That Were Unable to Pay Rent, Mortgage, or Utility Bills						
Low-Income	24.2	29.8	24.5	20.7	40.5	**25.4**
Higher-Income	6.5	13.2	11.6	3.5	5.3	**7.4**
All Incomes	11.1	21.4	19.4	8.5	24.4	**13.4**

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

Figure 3
Nonelderly Adults in Fair or Poor Health, by Race and Ethnicity, 1997



Source: Urban Institute calculations from the 1997 National Survey of America's Families.

poor health status. Low-income Asian adults were the least likely to be in fair or poor health (12 percent), a rate significantly lower than that for whites.

Health insurance status at the time of the survey is presented in table 3.[4] Across all income levels, the vast majority of white and Asian children were privately insured, while less than half of black, Hispanic, and Native American children had private coverage.[5] Among low-income children, 16 percent of black children were uninsured, whereas 19 percent of Asian and white children were (not a significant difference). Comparatively, 29 percent of low-income Hispanic children and 48 percent of Native American children were uninsured. Among adults, patterns of disparity across different racial and ethnic groups again emerge. The prevalence of uninsurance is much higher for black, Native American, and Hispanic adults than for whites and Asians. White adults were significantly less likely than Asian adults to be uninsured.

Trends and Nuances

The indicators of well-being presented here show that inequities across racial and ethnic boundaries in the United States persist more than 30 years after the passage of civil rights legislation. Differences across groups remain even when looking separately at low- and higher-income families. Some differences are attributable to the fact that within these income groupings, blacks, Hispanics, and Native Americans have a lower average income than whites and Asians. Still, regardless of income, race and ethnicity are strongly correlated with well-being in the United States. Children born into black, Native American, or Hispanic families are almost three times as likely to be poor as children born into white and Asian families.

NSAF survey data also reveal subtle nuances within these general trends. While on many indicators they look similar, whites and Asians do fare differently on several key measures. Whites have significantly higher rates of housing hardship and lower rates of two-parent families than Asians; Asians have significantly higher poverty rates, lower child support rates, and lower private insurance rates than whites.

Blacks, Hispanics, and Native Americans, despite having similar child poverty levels, have very different family compositions, health statuses, and housing hardships. Hispanics are significantly more likely to be low-income, uninsured, and in fair or poor health than blacks. Black children are significantly more likely than Hispanic children to live in single- or no-parent families. Native Americans seem to fare the worst of all the racial and ethnic groups in terms of poverty, child support, food insecurity, and housing insecurity, but it is often impossible to determine whether these differences are statistically significant because of small sample sizes.

Conclusion

The fact that low-income families and children fare worse, in general, than their higher-income counterparts, is well documented. The data present-

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Table 3
Health Insurance Coverage of Children and Nonelderly Adults, by Race and Ethnicity, 1997

	White Non-Hispanic %	Black Non-Hispanic %	Hispanic, All Races %	Asian and Pacific Islander Non-Hispanic %	Native American and Aleut Eskimo Non-Hispanic %	All Races/ Ethnicities %
Health Insurance Coverage of Children						
Low-Income						
Uninsured	18.5	16.4	29.4	18.8	48.0	**21.0**
Publicly Insured	30.3	53.0	44.2	42.5	37.0	**39.3**
Privately Insured	51.2	30.7	26.5	38.7	15.0	**39.6**
Higher-Income						
Uninsured	4.3	7.2	7.9	5.0	10.0	**4.9**
Publicly Insured	4.0	11.1	8.6	5.3	4.5	**5.1**
Privately Insured	91.7	81.7	83.5	89.8	85.5	**89.9**
All Incomes						
Uninsured	8.8	13.1	22.8	9.4	34.9	**11.8**
Publicly Insured	12.4	37.9	33.2	17.1	25.8	**19.8**
Privately Insured	78.7	49.1	44.0	73.6	39.3	**68.4**
Health Insurance Coverage of Nonelderly Adults						
Low-Income						
Uninsured	31.5	34.1	52.6	38.9	57.3	**36.9**
Publicly Insured	18.3	29.2	16.5	14.3	28.8	**19.8**
Privately Insured	50.2	36.7	30.9	46.8	13.9	**43.4**
Higher-Income						
Uninsured	7.5	13.0	17.3	8.6	15.9	**8.8**
Publicly Insured	2.8	5.6	4.3	6.2	8.1	**3.4**
Privately Insured	89.7	81.4	78.3	85.2	76.0	**87.9**
All Incomes						
Uninsured	13.1	21.8	36.9	17.1	35.9	**17.0**
Publicly Insured	6.4	15.4	11.1	8.4	18.0	**8.2**
Privately Insured	80.5	62.9	52.0	74.5	46.1	**74.8**

Source: Urban Institute calculations from the 1997 National Survey of America's Families.

ed here suggest that some racial and ethnic groups face hardship that is not tied to income alone. Policies designed to improve well-being that fail to take into account variations among problems facing different racial and ethnic groups are likely to be limited in their effectiveness.

With the recent devolution of federal authority to states, new policy opportunities and challenges emerge. States now have the opportunity to tailor policy approaches to the needs of their own communities, but the risk that issues of race and ethnicity may be ignored still remains. Analysis of emerging information that focuses on local problems experienced by different racial and ethnic groups is needed to ensure that future policies can appropriately address these disparities.

Notes

1. Statistical significance tests have been run on all comparisons made in the text. With the exception of Native Americans, for whom sample sizes were usually too small to prove significantly different, the general trend was as follows: Asian and white rates were not significantly different from each other, nor were black and Hispanic rates. Whites and Asians, however, each had rates significantly different from blacks and Hispanics. This pattern was significant at the 95 percent confidence level and held true for all measures of well-being unless otherwise noted.

2. Even among the higher-income group, Asians and whites have the highest median income, which may account for some of the disparities observed.

3. The federal poverty level is an annually defined measure based on family size (see Dalaker and Naifeh 1998).

4. Rates of uninsurance reported here are lower than those in the Census Bureau's Current Population Survey because of differences in the questions asked (see *Snapshots of America's Families* 1999).

5. Following the Census Bureau's Current Population Survey standard, those using the Indian Health Service as their only source of insurance are considered uninsured.

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This series presents findings from the National Survey of America's Families (NSAF). First administered in 1997, the NSAF is a survey of 44,461 households with and without telephones that are representative of the nation as a whole and of 13 selected states (Alabama, California, Colorado, Florida, Massachusetts, Michigan, Minnesota, Mississippi, New Jersey, New York, Texas, Washington, and Wisconsin). As in all surveys, the data are subject to sampling variability and other sources of error. Additional information about the survey is available at the Urban Institute Web site: **http://www.urban.org**.

The NSAF is part of *Assessing the New Federalism*, a multiyear project to monitor and assess the devolution of social programs from the federal to the state and local levels. Alan Weil is the project director. The project analyzes changes in income support, social services, and health programs. In collaboration with Child Trends, the project studies child and family well-being.

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